



Pharmacy Benefit
Manager (PBM)

CVS Caremark[®] is your PBM



We provide your prescription benefits and work hard to help make medication affordable.

We help keep medication costs in check with rebates

We do this by getting rebates on medication prices whenever we can. (Drug companies set medication prices.) When we get rebates, we pass the savings along to employers, unions and health plan administrators. These groups choose how to use the savings. They may choose to cut medication costs or use the savings somewhere else.

More ways we help lower costs

We provide support, programs and tools that help you get the most from your medication and save whenever possible.

We help you use medication correctly. This helps make sure the medication does its job so you can be as healthy as possible.

We provide extra support for plan members with complex conditions. We go the extra mile to help them manage their condition and stay on track.

We make it easy to find lower-cost options. We provide programs and tools for your provider and pharmacist to see if there's a lower-cost medication available. You can do the same with our *Check Drug Cost* tool at **Caremark.com**.

PBMs save up to

50%

on medication and related costs.*

For savings opportunities and personalized support,
visit **Caremark.com** (after your benefits begin).

*Source: "The Return on Investment (ROI) on PBM Services". <https://onyourrxside.org/>, accessed Oct. 30, 2019.
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